

Applicant: Donald L. Schilling
Application No.: 10,073,796

claims 8, 9, 18 and 19 were rejected under 35 U.S.C. 103(a) as being unpatentable over Bishop in view of U.S. Patent No. 5,046,125 (Takizawa).

Bishop et al. discloses a system for renting a car using radio telephones. A car renter places a card into a radio telephone handset and a radio signal is sent to a telephone network. The renter is prompted by the radio telephone by voice instructions to input data by voice for the transaction. The renter then drives up to a rental car company employee and signs a contract to rent the car. Upon returning the car, the renter inserts the card into the radio telephone. The renter responds to voice instructions over the radio telephone and provides information by voice such as the car's mileage. After providing such information, the network charges the fees to the renter and the renter signs papers provided to him/her by a rental car company employee.

The present invention does not require all of this interaction by the user to perform the transaction. In the present invention, the user initiates the telephone call and the monetary amount from the service is debited without further interaction from the user. This is an improvement over Bishop et al. which discloses considerable interaction by the user, such as following voice instructions, providing information by voice and signing contracts.

respectively submit the revised claims are allowable.

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For the above reasons, Applicant respectfully submits that all of the claims are allowable. If the Examiner deems there are any outstanding issues, the Examiner is respectfully requested to contact the undersigned. Reconsideration and entry of this amendment is respectfully requested.

Respectfully submitted,

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**37 CFR §1.121(b)(1)(iii) and (c)(1)(ii) SPECIFICATION
AND CLAIM AMENDMENTS- MARKED UP VERSION**

1. (Amended) A method for performing local transactions, the method comprising:

allocating a monetary amount to a user of a radio unit;

a user initiating a wireless telephone call using the radio unit to engage in a local transaction other than for wireless telephone services;

based on in part the allocated monetary amount, permitting the user to engage in the local transaction; and

debiting from the allocated monetary amount a monetary amount associated with the local transaction without further interaction from the user after initiating the wireless telephone call.

2. The method of claim 1 wherein the allocated monetary amount is a credit amount.

3. The method of claim 1 wherein the allocated monetary amount is a debit amount.

4. The method of claim 1 wherein the local transaction is for a local purchase.

5. (Amended) The method [fo] of for claim 1 wherein the local transaction is for automobile services.

6. The method of claim 1 wherein the local transaction is for computer

7. The method of claim 1 wherein the wireless telephone call is associated with a personal access number of the radio unit.

8. The method of claim 7 wherein the personal access number of the radio unit changes in response to a received signal after the user is permitted to engage in the local transaction.

9. The method of claim 8 wherein the personal access number is stored on a card of the wireless telephone.

10. The method of claim 1 wherein the allocated monetary amount is stored on a card of the wireless telephone.

11. (Amended) A wireless telephone comprising:
means for storing a monetary amount allocated to a user of a radio unit;
means for initiating a wireless telephone call to engage in a local transaction other than for wireless telephone services;
means for receiving a signal indicating the radio unit user is permitted to engage in the local transaction; and
means for debiting from the allocated monetary amount an amount associated with the local transactions in response to receiving [he] the signal indicating permission to engage in the local transaction without further interaction from the user after initiating the wireless telephone call.

12. The radio unit of claim 11 wherein the allocated monetary amount is a

13. The radio unit of claim 11 wherein the allocated monetary amount is a debit amount.

14. The radio unit of claim 11 wherein the local transaction is a local purchase.

15. The radio unit of claim 11 wherein the local transaction is for automobile services.

16. The radio unit of claim 11 wherein the local transaction is for computer services.

17. The radio unit of claim 11 wherein the wireless telephone call is associated with a personal access number of the radio unit.

18. The radio unit of claim 17 wherein the storing means comprises a card and the personal access number of the radio unit changes in response to a received signal after the user is permitted to engage in the local transaction.

19. The radio unit of claim 18 wherein the storing means comprises a card and the personal access number is stored on the card.

20. The radio unit of claim 11 wherein the allocated monetary amount is stored on a card and the storing means comprises the card.